## WESTERN ALLIANCE BANCORPORATION

WESTERN ALLIANCE	DANCON ONATIO				
		CPP Disbursement Date		g Company) 815	Number of Insured Depository Institutions
Selected balance and off-balance sheet items	2009	)	20	10	%chg from prev
Science Suitable and on Suitable Steet Reins	\$ millio	ons	\$ mil	lions	young monit prev
Assets		\$2,779		\$2,771	-0.3%
Loans		\$2,077		\$1,916	-7.8%
Construction & development		\$337		\$207	-38.6%
Closed-end 1-4 family residential		\$280		\$252	-9.9%
Home equity		\$72		\$66	-9.1%
Credit card		\$0		\$0	24.00/
Other consumer		\$13		\$10	-21.9%
Commercial & Industrial		\$305 \$945		\$280	-8.3%
Commercial real estate		\$945		\$940	-0.6%
Unused commitments		\$294		\$260	-11.6%
Securitization outstanding principal		\$0		\$0	
Mortgage-backed securities (GSE and private issue)		\$264		\$301	14.1%
Asset-backed securities		\$0		\$0	
Other securities		\$41		\$167	
Cash & balances due		\$134		\$118	-12.2%
Decidential mortgage originations					
Residential mortgage originations  Closed-end mortgage originated for sale (quarter)		\$0		\$0	
Open-end HELOC originated for sale (quarter)		\$0		\$0	
Closed-end mortgage originations sold (quarter)		\$0		\$0	
Open-end HELOC originations sold (quarter)		\$0		\$0	
		7-1		**	
Liabilities		\$2,527		\$2,461	
Deposits		\$2,204		\$2,388	
Total other borrowings		\$252		\$62	
FHLB advances		\$0		\$0	
Equity					
Equity capital at quarter end		\$252		\$311	
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$63		\$88	23.4% NA
	'				
Performance Ratios					
Tier 1 leverage ratio		6.7%		9.3%	
Tier 1 risk based capital ratio		8.0%		11.5%	
Total risk based capital ratio		11.9%		12.8%	
Return on equity <sup>1</sup>		-19.7%		-7.4%	
Return on assets <sup>1</sup>		-1.8%		-0.8%	
Net interest margin <sup>1</sup>		4.2%		4.5% 89.7%	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		93.7%		149.9%	
Loss provision to net charge-offs (qtr)  Net charge-offs to average loans and leases <sup>1</sup>		5.4%			
<sup>1</sup> Quarterly, annualized.		5.4%		2.2%	
quirery, amaunzea.					
	Noncurrent	Noncurrent Loans		arge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.8%	11.2%	2.0%	0.9%	
Closed-end 1-4 family residential	7.9%	10.4%	1.4%	0.7%	-
Home equity	2.4%	1.6%	2.4%	1.6%	
A 11:		0.0%	0.0%	0.0%	-
Credit card	0.0%				
Other consumer	0.4%	1.0%	0.1%	0.0%	
				0.0% 0.5% 0.6%	